

## ARTICLE 45-13

### LINES OF INSURANCE

Chapter  
45-13-01 Lines of Insurance

#### CHAPTER 45-13-01 LINES OF INSURANCE

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**45-13-01-01. Lines of insurance.** An insurance company or an insurance agent may apply to engage in insurance activities in one or more of the following lines of insurance:

1. Life and annuity.
2. Accident and health.
3. Property.
4. Casualty.
5. Variable life and annuity.

**History:** Effective January 1, 2000.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-05-02, 26.1-12-11, 26.1-26-11

**45-13-01-02. Product types - Definition.** Each line of insurance is defined to include the following products:

1. Life and annuity includes:

Annuity/institutional investment	Equity/interest indexed annuity
Credit life	Equity/interest indexed universal life
Deferred annuity	Structured settlement annuity
Endowment	Term life
Guaranteed investment contract/pension plan	Universal life
Immediate annuity	Whole life

and similar products relating to life and annuity matters.

## 2. Accident and health includes:

Accident	Hospital indemnity
Accidental death	Hospital and surgical
Accidental death and dismemberment	Intensive care
Cancer	Involuntary unemployment
Civilian health and medical program of the uniformed services supplement	Long-term care
Credit disability	Major medical
Critical illness	Managed care/excess loss
Dental	Medical expense
Disability income	Medicare supplement
Excess loss	Nursing home
Family leave	Organ and tissue transplant
Human immunodeficiency virus indemnity	Prescription drug
Home health care	Specified disease
	Sickness
	Surgical expense
	Vision

and similar products relating to accident and health matters.

## 3. Property includes:

Aircraft cargo	Dwelling
Aircraft hull	Earthquake
Allied lines	Extended coverages
Auto commercial physical damage	Fire
Auto private passenger physical damage	Fire and allied lines
Baggage	Flood
Boiler and machinery	Force placed
Burglary and robbery	Glass
Business income	Lenders collateral
Cargo	Livestock
Commercial inland marine	Money and securities
Commercial multi-peril	Marine cargo
Commercial property	Marine hull
Credit	Mortgage guarantee
Credit card	Multi-peril crop
Credit property	Ocean marine
Crime	Personal floater
Crop	Personal inland marine
Crop hail	Pet
Crop supplements	Rain
Difference in conditions	Theft
	Vandalism
	Vendors single interest

and similar products relating to property matters.

## 4. Casualty includes:

Aircraft liability	Medical malpractice
Asbestos abatement	Mechanical breakdown
Auto commercial liability	Personal excess liability
Auto private passenger liability	Personal umbrella liability
Auto warranty contract	Personal liability
Bail bonds	Pollution liability

Bonds	Premises and operations
Commercial excess liability	Prepaid legal service
Commercial general liability	Product liability
Commercial umbrella liability	Product recall
Contractual liability	Products and completed operations
Directors and officers	Professional liability
Design professional	Owners and contractors
Employers liability	Railroad protective
Environmental impairment	Ransom and extortion
Errors and omissions	Stop gap
Fidelity bonds	Stop-loss liability
Fidelity insurance	Surety
Home warranty	Title
Legal expense	Vehicle service contracts
Legal malpractice	Workers' compensation
Liquor and dram shop liability	

and similar products relating to casualty matters.

5. Variable life and annuity includes:

Variable deferred annuity  
Variable immediate annuity  
Variable group annuity/pension plan  
Variable life

and similar products relating to variable life and annuity matters.

**History:** Effective January 1, 2000.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-05-02.1

**45-13-01-03. Products relating to more than one line of insurance - Combination products.** Certain insurance products may involve two or more lines of insurance. A company marketing a combination product must carry authorization for each of the respective lines of insurance. Products involving a combination of property and casualty lines of insurance include aircraft, auto commercial, auto private passenger, boat owners, business owners, condominium owners, farm owners, garage keepers, homeowners, mobile homeowners, special multi-peril, commercial multi-peril package, and tenants. Products involving a combination of life and annuity, and accident and health lines of insurance include multi-line credit, multi-line life and health, and multi-line association and employer. Products involving a combination of property and casualty, and accident and health lines of insurance include multi-line association and employer, travel, and multi-line credit.

**History:** Effective January 1, 2000.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-05-02.1, 26.1-12-11.1, 26.1-26-11.1

**45-13-01-04. Prepaid legal service.** An insurance company that markets prepaid legal services must be licensed as a prepaid legal service organization and

comply with chapter 26.1-19 of the North Dakota Century Code before transacting business in this state.

**History:** Effective January 1, 2000.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-19